# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. MLCO.P-006-WO

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

# Method and System for Supplementing Directors' and Officers' Insurance

the specification of which is attached hereto unless the following box is checked:

(X) was filed on October 6, 2004 as US Application Serial No. or PCT International Application Number PCT/IB2004/052005 and was amended on \_\_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

## Foreign Application(s) and/or Claim of Foreign Priority

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COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED	UNDER 35 U.S.C. 119
			YES:	NO:
			VEC:	NO:

Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

U.S. Priority Claim

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Full Name of Inventor: Barry Finkelstein	Citizenship: US

Post Office Address: Same

Inventor's Signature

Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO. MLCO.P-006-wo
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	_
Post Office Address: Same	
p~ b→	19 October 04
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: <u>US</u>
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	<del></del>
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: <u>Linda Lowry</u>	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	
Post Office Address: Same	<del>-</del>
24.03	
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: <u>US</u>
Residence: 15 The Rise, Woodbury, NY 11797	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Eric Steifman	Citizenship: <u>US</u>
Residence: 310 W. End Avenue, #10B, New York, NY 10023	_
Post Office Address: Same	
Inventor's Signature	Date
•	
Full Name of Inventor: Thomas Visone	Citizenship: US
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	_
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: <u>USA</u>
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
Inventor's Signature	Date

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			YES: NO:
	L		YES: NO:

#### Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

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	(970) 468-6600	
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Full Name of Inventor: <u>Barry Finkelstein</u>	Citizenship: <u>US</u>	
Residence: 9 Meadow Lane, Purchase, NY 10577-2512		
Post Office Address: Same		

Inventor's Signature Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	A'TTORNEY DOCKET NO. MLCO.P-006-wo
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	_
Post Office Address: Same	
Name and Simulation	Date
Inventor's Signature	Date
Full Name of Inventor: <u>Steve Padovano</u>	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	_
Post Office Address: Same	
Mark Orna	
Inventor's Signature	Date
Full Name of Inventor: Linda Lowry	Citizenship: US
	Citizensmp. <u>03</u>
Residence: 168 Congress Street, Brooklyn, NY 11201	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	_
Post Office Address: Same	
Inventor's Signature	Date
•	
Full Name of Inventor: Eric Steifman	Citizenship: US
Residence: 310 W. End Avenue, #10B, New York, NY 10023	
Post Office Address: Same	_
Summer Address Summer	
	D.L.
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: US
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	_
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	<u></u>
Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	
Inventor's Signature	Date

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			YES: NO:
			YES: NO:

#### **Provisional Application**

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

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Full Name of Inventor: Barry Finkelstein	Citizenship: US
Residence: 9 Meadow Lane, Purchase, NY 10577-2512	
Post Office Address: Same	
Inventor's Signature	Date

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Full Name of Inventor: <u>Brian Barrett</u>	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	_
Post Office Address: Same	
Variable State of the State of	Date
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: <u>Linda Lowry</u>	Citizenship: <u>US</u>
Residence: 168 Congress Street, Brooklyn, NY 11201	_
Post Office Address: Same	
X 1 de uxo x x x x x	10114/04
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Eric Steifman	Citizenship: <u>US</u>
Residence: 310 W. End Avenue, #10B, New York, NY 10023	_
Post Office Address: Same	
Inventor's Signature	Date
Antonio, 5 organia	
Full Name of Instanton Thomas Vices	Citizenship: US
Full Name of Inventor: Thomas Visone	
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	
Post Office Address: Same	
Inventor's Signature	Date

Inventor's Signature	Date
Post Office Address: Same	
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Full Name of Inventor: Russell L. Stein	Citizenship: <u>USA</u>
Inventor's Signature	Date
	Date
Fost Office Address. Same	
Post Office Address: Same	
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Full Name of Inventor: John Fromholtz	Citizenship: US

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Inventor's Signature	Date
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Residence: 15 The Rise, Woodbury, NY 11797	-
Post Office Address: Same	
malene Debll Inventor's Signature	$\frac{10715704}{\text{Date}}$
Full Name of Inventor: <u>Eric Steifman</u>	Citizenship: US
Residence: 310 W. End Avenue, #10B, New York, NY 10023	_
Post Office Address: Same	
Inventor's Signature	Date
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Residence: 896 Ridgewood Road, Milbourn, NJ 07041	
Post Office Address: Same	
Inventor's Signature	Data

Full Name of Inventor: John Fromholtz	Citizenship: US	
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Post Office Address: Same		
Inventor's Signature	Date	
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Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905		
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Residence: 10 Hendrick Lane South, Irvington, NY 10533	<del></del>
Post Office Address: Same	
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Post Office Address: Same	
Inventor's Signature	Date
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Residence: 310 W. End Avenue, #10B, New York, NY 10023	_
Post Office Address: Same	
Inventor's Signature	10-21-04 Date
Full Name of Inventor: Thomas Visone	Citizenship: US
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	
Post Office Address: Same	
Inventor's Signature	Date

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Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
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021121

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## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

## ATTORNEY DOCKET NO. MLCO.P-006-WO

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## Method and System for Supplementing Directors' and Officers' Insurance

the specification of wh	nich is attached heret	o unless the followin	g box is checked:
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(X) was filed on October 6, 2004 as US Application Serial No. or PCT International Application Number PCT/IB2004/052005 \_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

## Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES: NO:
			YES: NO:

#### Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE
60/521,182	03/04/2004

## U.S. Priority Claim

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations. Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

## POWER OF ATTORNEY:

As a named inventor, I hereby appoint the practitioners at Oppedahl & Larson, LLP, Customer No. 021121 to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Send Correspondence to:	Direct Telephone Calls To:
021121	Oppedahl & Larson LLP
	(970) 468-6600

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or

imprisonment, or both, under Section 1001 of Title 18 of the United States the application or any patent issued thereon.	s Code and that such willful false statements may jeopardize the validity of	
Full Name of Inventor: Barry Finkelstein	Citizenship: US	
Residence: 9 Meadow Lane, Purchase, NY 10577-2512		
Post Office Address: Same		
Inventor's Signature	Date	

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO. MLCO, P-006-WO
Full Name of Inventor: <u>Brian Barrett</u>	Citizenship: <u>US</u>
Residence: 10 Hendrick Lane South, Irvington, NY 10533	_
Post Office Address: Same	
Inventor's Signature	Date
•	
Full Name of Inventor: Steve Padovano	Citizenship: US
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: <u>Linda Lowry</u>	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Eric Steifman	Citizenship: US
Residence: 310 W. End Avenue, #10B, New York, NY 10023	<del></del>
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: <u>US</u>
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	_
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
Inventor's Signature	October 18, 2004 Date
Full Name of Inventor: Russell L. Stein	Citizenship: USA
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905  Post Office Address: Same	
1 051 Office Address. <u>Same</u>	
Inventor's Signature	Date

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			YES: NO:
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### **Provisional Application**

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

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Send Correspondence to:	Direct Telephone Calls To:
021121	Oppedahl & Larson Ll

Oppedahl & Larson LLP (970) 468-6600

the application or any patent issued thereon.  Full Name of Inventor: <u>Barry Finkelstein</u>	Citizenship: US
Residence: 9 Meadow Lane, Purchase, NY 10577-2512	
Post Office Address: Same	
Inventor's Signature	Date

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (continued)	ATTORNEY DOCKET NO.MLCO.P-006-WO
Full Name of Inventor: Brian Barrett	Citizenship: US
Residence: 10 Hendrick Lane South, Irvington, NY 10533	-
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Steve Padovano	Citizenship: <u>US</u>
Residence: 60 Fariwaters Lane, Fair Haven, NY 07704	-
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: <u>Linda Lowry</u>	Citizenship: US
Residence: 168 Congress Street, Brooklyn, NY 11201	-
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Marlene Debel	Citizenship: US
Residence: 15 The Rise, Woodbury, NY 11797	
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: <u>Eric Steifman</u>	Citizenship: <u>US</u>
Residence: 310 W. End Avenue, #10B, New York, NY 10023	_
Post Office Address: Same	
Inventor's Signature	Date
Full Name of Inventor: Thomas Visone	Citizenship: US
Residence: 896 Ridgewood Road, Milbourn, NJ 07041	
Post Office Address: Same	
Inventor's Signature	Date

Full Name of Inventor: John Fromholtz	Citizenship: US
Residence: 161 Oakdene Avenue, Leonia, NJ 07605	
Post Office Address: Same	
T. and all Clauses	Date
Inventor's Signature	Date
Full Name of Inventor: Russell L. Stein	Citizenship: <u>USA</u>
Residence: 10 Karens Lane, Englewood Cliffs, NJ 07632-1905	
Post Office Address: Same	CONDITION OF THE PARTY OF THE P
Red L	20 October 2004
Inventor's Signature	Date